

CLAIMS REPORTING

Report All Vehicle Claims Immediately To:

Ramsey, Krug, Farrell & Lensing

Monday Thru Friday 8 AM To 4 PM
Claims Reporting, 501-664-7705

After Hours Claims Reporting 501-664-9252

Report All Property Claims Immediately To:

Mark V. Williamson Co., Inc.
Monday Thru Friday 8 AM To 4 PM
Claims Reporting, 501-664-7728
Toll Free 888-588-7631

Emergency Use only for
Nights, Weekends and Holidays
L & R Adjustment Co., Inc.
Office 501-227-5222

Andy Rossi, Ext. 105, Cell 501-680-7391
Jim Lindersmith, Ext. 102, Cell 501-680-7390
Chris Andersen, Ext. 104, Cell 501-951-1066

**Claims That Are Not Reported In A Timely
Manner May Be Denied.**

Remember...risk matters

RISK MANAGEMENT STAFF

Drew Carpenter, Director

Mark Guinee, Assistant Director

Kathy Reichstadt,
Assistant State Risk Administrator

Magers Griffin, Senior Risk Specialist
Wylie Whitley, Program Support Manager

Consultants

Ann Holthoff
Virginia Jones
Jon Parish
Roland Robinson
Cecil Rothwell

Support Staff

Audrey Carroll, Administrative Assistant II
Tomika Clark, Administrative Assistant
Vickie Cook, Secretary



Arkansas Insurance Department

Risk Management Division
1200 West Third Street
Little Rock, Arkansas 72201
Phone (501) 371-2690
Fax (371) 371-2842

Email insurance.risk.management@arkansas.gov

Risk Matters

May 2006

PROPERTY AND VEHICLE INSURANCE UPDATES

For School Districts Covered Under
*The Arkansas Public School
Property and Vehicle Insurance Trust Funds*

*Administered by the
Risk Management Division
Of the Arkansas Insurance Department*

JULY 1, 2006 PROPERTY RENEWAL

In addition to the renewal invoice, enclosed are the following:

1. Property Supplemental Policy Declarations and Schedule;
2. Property Statement of Values and Address Schedule.

The above documents are your District's evidence of property insurance coverage and should be submitted to the Division of Public School Academic Facilities and Transportation.

JULY 1, 2006 VEHICLE RENEWAL

The Limit of Insurance for Liability Coverage for accidents occurring outside the State of Arkansas will increase from \$500,000 per occurrence to \$1,000,000 per occurrence. The limit was increased in response to requests received by Risk Management.

In addition to the renewal invoice, enclosed are the following:

1. Current schedule of vehicles insured.
Are all your vehicles listed?
Are vehicles listed on the schedule that should be deleted?
2. Request To Add Vehicles form.
Form must be completed and returned to Risk Management to add a vehicle to your district's schedule of covered vehicles.
Check the Physical Damage column to request comprehensive/collision coverage.
3. Proof of Insurance Card.
Keep a copy of the card in each of your vehicles.

Only you can prevent an uninsured loss. Risk Management depends on you to inform us when you build, purchase, remodel or delete buildings or acquire additional contents and/or vehicles.

ALTERNATING FLASHING (WIG-WAG) HEADLIGHTS

If your school district insures its buses with the Public School Vehicle Insurance Trust Fund, the fund will reimburse your district up to \$50 per bus for wig-wag devices. Labor is not included. A receipt for the wig-wag devices will be required as well as the bus identification number on which the device has been installed.

USE OF RENTAL VEHICLES

The Risk Management Division maintains the following policy with regards to rental vehicles: If rental is for school use and the unit is rented in the name of the School District, LIABILITY COVERAGE would be in place on the school contract.

If the rental is in the name of the individual, the school's coverage would ONLY apply if the person is on official SCHOOL business AND only after the individual and / or rental company's liability coverage(s) was exhausted.

If the rental is extended for personal time use, the employee should contact their insurance agent to confirm if their personal auto policy will cover the rental. Failure to do so could result in a claim being denied.

There is NO PHYSICAL DAMAGE COVERAGE furnished by the school contract. Therefore, unless the school district chooses to assume the cost for physical damage to the vehicle, this coverage should be purchased from the rental company.

The Risk Management Division strongly recommends that you purchase all insurance coverage from the rental company, especially when traveling out of state.

USE OF PERSONAL VEHICLES

If your employees use personal vehicles on school business, it is the responsibility of the employee to contact their insurance agent to confirm if "business use" coverage is required. The employee's personal auto coverage is primary. In no circumstance does the School contract provide physical damage for personal vehicles.

LOSS CONTROL

Some office workstations store an abundance of paperwork/products for distribution/reference, etc. Such combustible material lying atop electrical cords, outlet connectors or surge protectors may cause excessive heat build up and an increased fire hazard. These materials may also serve as fuel for an ignition resulting from an electrical short, surge, or overload even when stored in close proximity to an ignition source. Building owners and agency administration should explore alternative storage solutions (avoiding electrical/furnace closets) and facilitate reduction of this risk.

The Arkansas Insurance Department, Risk Management Division, appreciates your participation in the Public School Insurance Trust Fund programs. The Trust Funds were established to benefit the Public Schools of Arkansas. Every effort is being made to maximize coverage, minimize rates and assure that the program is kept fiscally sound so it will be available to you for many years to come.

Should you have any questions regarding your policies or the enclosed materials, please contact the Risk Management Division.